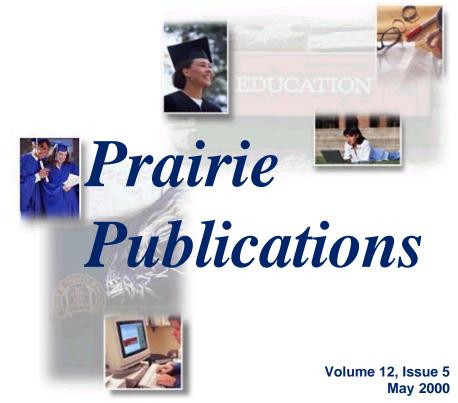
Inside This Issue

SLND-Guarantor Question & Answer	. 2
HECN Announces Addition of Business Analyst for NDUS	
Upcoming Events	. 2
NDASFAA Update	. 3
Financial Aid Administrative Secretary Leaving DSU	. 3
Did You Know? PSA's	. 4
SLND Employee of the Month	. 4
Counselors Plan for 2000-01 FAIS	. 5
HECN Student Information Systems Report	. 6
Hellofrom HECN	. 7
EDE News from HECN	. 7



Alliance Lender Workshops Planned

SLND-Guarantor will be holding alliance lender workshops on May 16-18 in Bismarck, Minot, Grand Forks, Fargo, Dickinson and Williston. These workshops cover the basics, as well as any recent changes to student loan programs. Invitations for the workshop were mailed out in early April. Questions concerning the workshops may be directed to Char Feist at 1-800-472-2166 ext. 85753 or e-mail to *cfeist@state.nd.us*.

School/Lender Workshop a Success

On March 21 and 22, SLND-Guarantor held a school/lender workshop at the Kelly Inn in Bismarck. For those who attended, you know what a treat it was to hear Paul Tone of UNIPAC motivate us with visions of future business. You also know how Village Family Services gave us a very interesting presentation on helping people get back on the right track after getting deep in debt. The school/lender interaction was great! Based on the evaluations, this workshop was a real success!

Holly Schirado - Supervisor, New Loans SLND-Guarantor

BSC Financial Aid Counselor Receives Master's Degree

Cindy Rohrick, Financial Aid Counselor at Bismarck State College, recently received a Master's of Business Administration degree from the University of North Dakota. She also achieved the distinction of ranking in the top 20 percent of the graduate students in the College of Business and Public Administration and was selected for membership in Beta Gamma Sigma, the honor society for collegiate schools of business.

Charlene Schuchard, Financial Aid Director Bismarck State College

SLND-Guarantor Question & Answer

Q. Is a student required to go through entrance counseling if they received a previous Stafford, SLS, or Federal Direct Stafford loan at another institution?

A. No. According to federal regulations, entrance counseling is required for first-time borrowers unless the student previously received a Stafford, SLS, or Federal Direct Stafford loan at another school. If the school chooses to provide entrance counseling to transfer students who have previous loans, there is nothing prohibiting them from doing so.

HECN Announces Addition of Business Analyst for NDUS

Scott Mahar, Director of HECN Student Information Systems announces the addition of Paula Kurtz as Business Analyst for the North Dakota University System. Paula, formerly a Financial Aid Administrator at the University of North Dakota Student Financial Aid Office, started her new position on March 20, 2000. Paula and her husband Greg reside in rural Grand Forks and have two sons, Daniel and Johnathon. Her office will be located at the North Dakota School for the Blind in Grand Forks. She can be contacted at (701) 777-3401 or by e-mail at *Paula_Kurtz@mail.und.nodak.edu*.

Scott Mahar Director of Student Information Systems NDUS, HECN-SIS - Grand Forks, ND

Upcoming Events

May 3-5

MAFAA Spring Conference - Madden's Inn, Brainerd, MN

May 16-18

Alliance Lender Workshops - Bismarck, Dickinson, Fargo, Grand Forks, Minot, Williston

June 2-9

RMASFAA Summer Institute - Colorado College Campus, Colorado Springs, CO

June 11-13

North Dakota/South Dakota Bankers Association Convention - Radisson Inn, Bismarck, ND

Prairie Publications

ATTN: Program Development Student Loans of North Dakota PO Box 5524

Bismarck, ND 58506-5524

Available online at www.banknd.com/sInd Administered by Bank of North Dakota overseen by North Dakota Industrial Commission

GOVERNOR

Edward T. Schafer

ATTORNEY GENERAL Heidi Heitkamp

COMMISSIONER OF AGRICULTURE

Roger Johnson

Prairie Publications

By Student Loans of North Dakota is a newsletter circulated to lenders, college financial aid and admissions personnel, high school guidance counselors, other guaranty agencies, and individuals needing information about student loans. All articles are of the writer's opinion and should not be construed as Student Loans of North Dakota policy unless so stated.

NDASFAA Update

Greetings!

Many things going on. Remember the 2000 NSLDS National Workshop on May 25 at the University of North Dakota campus. MAKE PLANS TO REGISTER for this workshop. The training will cover NSLDS Student Access, NSLDS for Financial Aid Professionals, Reporting Data and Resolving Data Conflicts. The training will be held in a computer lab and participants will be able to learn about NSLDS through demonstrations of the NSLDS web site, actual hands-on navigation of the web site and working through real-life case studies. The training will have a limited number of openings, so get your registration in to the DOE as soon as possible. The registration application is online at the IFAP site, www.ifap.ed.gov.

Thank you to the NDASFAA Annual Conference Committee Co-Chairs, Angie Wynn and Jeff Jacobs, for an excellent time in Bismarck. ALL who worked on the conference, THANK YOU for a job well done. I am looking at my plaque (maybe next time, Bob) and the great tee-shirt I won in the drawings and thinking about the Federal Update Session that Deb Tarpley put on for us, as well as all of those other helpful and informative presentations. Recognition for Service to the Profession and NDASFAA went to Dale Gehring, Financial Aid Director at Minot State University, who received the President's Award and the Rookie Award was presented to Ruth Gress, Financial Aid Officer at Dickinson State University.

Another milestone to remember is that Bob Neas, Financial Aid Director at North Dakota State University, has been in student financial aid for 25 years. Bob is a member of the RMASFAA Quarter Century Club. Congratulations to you, Bob!

Welcome to the new slate of NDASFAA Board Members: Lynn Hagen-Aaberg, President-Elect for 2001; Ruth Gress, Treasurer for 2001 and 2002; Bob Parisien, Secretary for 2001; and Char Feist; Associate-at-Large for 2001.

RMASFAA Summer Institute is fast approaching. GO if you can. It is an experience worth having. Get the INSTITUTE 2000 Tools for Success so that you will have the tools needed to succeed in our profession. Also, the NDASFAA Board is still looking for people to attend the Leadership Pre-Institute Session, June 2-4, 2000. If you are interested please let us know.

In case you missed it, Charlene Schuchard's position at Bismarck State College is available. Charlene will be retiring June 30, 2000. By the way, that was a really great retirement party. Charlene, I hope that you will have great memories and remember us who you leave behind as you go on to the good life after financial aid.

Are you making your plans for NASFAA 2000 in Washington, DC in July and for RMASFAA 2000 in Rapid City, SD in October? Remember you need to get registered.

Remember RMASFAA 2002 needs you! Lynn Hagen-Aaberg, who will be the NDASFAA President in 2002 is looking for all the help that you can give! We need all NDASFAA members to help put on this fun and prestigious event. The conference is planned for October 13-16, 2002 at the Radisson Inn in Bismarck.

Bruce Helgerud, President NDASFAA

Financial Aid Administrative Secretary Leaving DSU

Brenda Rebel, Financial Aid Administrative Secretary for Dickinson State University, will be leaving the university after 5 1/2 years in financial aid to work for Pioneer Construction, Inc. from her home in Dickinson. This gives Brenda the opportunity to spend more time with her children, Danelle, 7 and Auston, 4. Brenda says, "It's been rewarding and fulfilling to have met and followed DSU students through these years and I have enjoyed working with Ruth and Sandy." She will be greatly missed by all.

Did You Know? PSA's

The following Public Service Announcements will be used in May. These messages are a service of Student Loans of North Dakota, administered by Bank of North Dakota, and are "designed to meet your student loan needs." If you have an idea or suggestion on a PSA you would like us to use, or if you have comments on previous ones, please call JoAnn in Program Development at 1-800-472-2166 ext. 85619.

Did you know high school students are welcome to visit the college campus or trade school they are thinking about attending? If college is in your future plans, you are encouraged to visit the colleges. Tour the campus, talk with instructors and other students, and have questions answered by admission and financial aid staff. To learn more about arranging a visit, contact your high school counselor, college admissions office, or College Information Service at 1-800-554-2717.

Did you know anyone wishing to obtain federal financial aid for college is required to complete a form called the FAFSA? The information reported helps the government determine the *Expected Family Contribution* - or what a family or independent student should be able to pay toward college costs. The college subtracts this amount from the cost of attendance. The difference is considered the student's need, which is the basis for awarding financial aid. For more information, call College Information Service 1-800-554-2717.

Did you know each college a student applies to will send a financial aid award letter outlining the types of financial aid the student is eligible to receive? Students should review each letter to decide which award package they will accept and respond quickly to ensure they receive the financial aid. If you have questions about an award letter, call the school. If you have other college related questions, call College Information Service at 1-800-554-2717.

Did you know there are several types of financial aid to help pay for college? Financial aid could be a federal low-interest student loan, which must be repaid, or a grant, fellowship, or scholarship (called gift aid) which does not have to be repaid. Student loan eligibility is outlined in an award letter sent by the college, but it is the student's responsibility to search out and apply for gift aid. The best source is your local library, the Internet or you can call College Information Service at 1-800-554-2717.

SLND Employee of the Month

Lance Hill has been chosen as SLND's Employee of the Month for May. Lance started working for SLND Loan Servicing in January 1998 as a Customer Service Representative. In November 1998, Lance transferred to SLND-Guarantor as a Collection Specialist.

Since Lance has joined SLND-Guarantor, he has covered in both Preclaims and Postclaims, although his main responsibility is in Postclaims. Lance is always willing to help out, never questions what is given him, is friendly and a great team player. Lance also has a great sense of humor.

Congratulations, Lance!

High School Counselors Plan for 2000-2001 Financial Aid Information Sessions

It's that time of year! You will be contacted by the North Dakota Association of Student Financial Aid Administrators (NDASFAA) to set the date for next year's Financial Aid Information Sessions (FAIS). If you are not contacted by May 15 and would like to have a session held in your area, please contact Katie Nettell or JoAnn Steckler.

For your reference, below is a listing of the FAIS that were held in the 1999-2000 school year.

November 02, 1999		Magic City Campus - Minot	January 13, 2000	1:00 p.m.	Beach High School
November 21	2:00 p.m.	Elgin High School	January 13	2:00 p.m.	Dakota Prairie - Petersburg
November 22	7:00 p.m.	Glen Ullin High School		7:00 p.m.	Leeds High School
	7:0 0 p.m.			5:30 p.m.	Maddock High School
	7:00 p.m.	New Salem High School	January 16	1:30 p.m.	Beulah High School
	7:00 p.m.	Standing Rock HS-Ft. Yates		6:30 p.m.	Minot Bishop Ryan High School
			January 17	7:00 p.m.	Kindred High School
December 02, 1999	7:00 p.m.	Garrison High School	January 18	7:00 p.m.	Fargo North High School
December 06	7:00 p.m.	Rugby High School		7:30 p.m.	Lisbon High School
December 12	2:00 p.m.	Velva High School		7:00 p.m.	Powers Lake School
December 14	7:00 p.m.	Standing Rock High School		7:30 p.m.	Bismarck Shiloh Christian School
			January 19	7:00 p.m.	Cavalier High School
January 03, 2000	7:00 p.m.	Watford City High School		7:00 p.m.	Devils Lake High School @ LRSC
January 04	7:00 p.m.	Ellendale High School		1:00 p.m.	Killdeer High School
	7:00 p.m.	Harvey High School		7:00 p.m.	Langdon High School
January 05	5:30 p.m.	Griggs County High School	January 20	1:00 p.m.	Mott High School
	6:30 p.m.	Wishek High School	January 22	10:00 a.m.	Bottineau High School
January 06	7:00 p.m.	Grafton High School	-	2:00 p.m.	Carrington High School
•	7:00 p.m.	Williston High School	January 23	1:30 p.m.	Hazen High School
January 09	1:00 p.m.	Dickinson & Trinity H.S.	•	1:30 p.m.	Hettinger High School
•	·	(at Dickinson H.S.)		2:00 p.m.	Kenmare High School
	2:00 p.m.	Divide County High School	January 24	6:30 p.m.	Four Winds Com. High School
	2:00 p.m.	Hazelton High School	,	7:00 p.m.	Grand Forks Red River H.S.
January 10	7:00 p.m.	Bismarck Century H.S.		6:30 p.m.	Mayville High School
•	7:00 p.m.	Fargo Shanley High School	January 25	7:00 p.m.	North Shore - Makoti
	7:00 p.m.	Grand Forks Central H.S.	,	5:15 p.m.	Towner High School
	7:30 p.m.	Jamestown High School		7:00 p.m.	Turtle Mt. Comm. High School
	7:00 p.m.	Parshall High School	January 26	7:00 p.m.	Bismarck St. Marys Central
	7:00 p.m.	West Fargo High School	,	•	•
January 11	7:00 p.m.	Enderlin High School	February 01, 2000	7:00 p.m.	Wahpeton High School
January 12	6:00 p.m.	Bowman High School	February 03	7:00 p.m.	Lakota High School
,	6:30 p.m.	Stanley High School	February 06	2:00 p.m.	McClusky High School
	•	, 0	February 17	7:00 p.m.	Cando High School
			/		9

For more information or to schedule a Financial Aid Information Session in your area, contact:

Katie Nettell, Financial Aid Director Lake Region State College 1801 North College Drive Devils Lake, ND 58301 (701) 662-1517 nettellk@lrsc.nodak.edu JoAnn Steckler, Coordinator - Program Development Student Loans of North Dakota PO Box 5524 Bismarck, ND 58506-5524 1-800-472-2166 ext. 85619 jsteckle@state.nd.us

The Financial Aid Information Sessions are sponsored by the North Dakota Association of Student Financial Aid Administrators.

HECN Student Information Systems Report

I'm sitting in my office writing this when I should be in Mayville testing the production version of ALFI, which is now being made available through the World Wide web. We were there yesterday watching Mayville's senior and junior class use the system to register for their classes for next fall. Everything we saw yesterday was good and it is our plan to make this available to all the NDUS schools soon.

As Scott reported to you several weeks ago, Mayville was selected as the pilot school, with Valley City to follow if everything was successful in Mayville. We will complete the pilot in Mayville on Monday (the late season winter storm has put a stop to today's activity). Then a decision will be made concerning further testing. If it is decided that further testing is appropriate, Valley City will serve as the second pilot site. Following these tests, a time line will be developed for full state-wide implementation of this new registration option.

In the meantime, there are some things that you should think about. For those schools that have not been using a student-enabled registration system, it is important to take a close look at the courses offered by your institution. Since the purpose of a registration system like this is to allow the student to get registered without the need to go to a specified place at a specific time and wait in a line of other students, it is important that the courses offered by your institution will not place roadblocks that prevent students from completing their registration. Special permissions are an example of such a roadblock. Some institutions reduce the capacity of sections and then fill them in a discretionary way with some type of special permission, or limit the availability of some courses to students who receive permission from the department or instructor of the course. Such a practice reduces the success of a registration system like ALFI. Please take some time to evaluate your own practices to see if there are things that would be a hindrance to completing registration without intervention. The automated features of this system will allow several controls and we will show these to you at the time the system is made available to all of you.

Security is insured within this system, since students are required to provide the system with their NAID number and a PAN (Personal Access Number). The PAN for each student is their date of birth, but the student will be required to change their PAN to some unique number they choose on their first visit to the system. As you move forward toward implementing this system on your campus, you should be preparing your students by letting them know about this security plan.

This is a very exciting step forward for students and it will also provide some relief to overworked Registrars' offices who have been helping students with registration and drop/add for years. Service to students, while reducing work loads for offices, is a combination that can't be beat. Our thanks to the programming staff who have been diligent in pursuing this goal for a very long time.

Charles Fjeld Admissions/Registrar State Trainer NDUS, HECN-SIS, Grand Forks, ND

Hello...from HECN

It has been a busy first few weeks on the job. Tricia and I have visited five schools since I started and attended the NDASFAA Conference in Bismarck. I have enjoyed myself and have found it great to be able to put so many faces with names by meeting so many people at the conference or at the schools.

It is budgeting and packaging time again, so please take some time to review your packaging philosophy to ensure it meets the objectives of your institution. Here are some examples of questions you may want to ask yourselves. Are you trying to keep the amount of money borrowed to a minimum? Is there a better way to ensure you are awarding grants and scholarships to the most needy students? Can you adopt a strong policy encouraging work? There are many more questions to ask. Take time to think through them rather than just sticking with what you've always done. The state recommended retrievals are available to you. Or if you wish to set up any others, or to adjust the percentages and are unsure how to do it, let me know and I will help you through it.

The online user documentation may be helpful in the process of budgeting and packaging. The online user documentation provides information on both tran-id's and batch programming. The information provided is the documentation the programmers write when writing either a tran-id or a batch program. During our school visits we tried to make an effort to show someone at every school the online documentation. However, if you have questions on how to find this information, please let us know and we will guide you through the process.

Paula Kurtz Business Analyst NDUS, HECN-SIS - Grand Forks, ND

EDE News from HECN

Greetings from HECN-SIS! As I write this article, the sun is shining and the birds are singing, but they are talking about snow. Only in North Dakota! I guess it could be worse. Anyway, Paula Kurtz, our new employee, and myself have had the opportunity to travel around this wonderful state to visit with most of our state schools over the last month or so. Our goal in doing this was to learn more about how each institution operates their own financial aid offices. We also wanted to find out what individual/group needs they had to assist them in running their offices the most effective way possible. We thoroughly enjoyed each visit and have learned a lot from each institution. We plan to share the information we have learned with the other schools and hope that this will be a continuous project.

During our visits to the schools we managed to attend the NDASFAA Conference in Bismarck from April 12-13. We thought it was a very helpful conference and well organized. Hats off to all committee members who made it possible. Speaking of conferences, RMASFAA and the DOE have announced the sites for their upcoming conferences. Here are the locations and dates:

Summer Institute 2000 - Tools for Success

Colorado College Colorado Springs, CO June 2-9, 2000

For more information please go to www.rmasfaa.org and click on Summer Institute.

The RMASFAA Conference is in Rapid City, SD this year from October 15-18. Keep checking the web site for further information about registration and lodging.

Year 2000 Electronic Access Conferences:

November 13-15, 2000 in Dallas, Texas November 28-30, 2000 in Atlanta, Georgia December 11-13, 2000 in Phoenix, Arizona

Continued on Page 8

Continued from Page 7

To learn more about the Electronic Access Conferences, please go to **www.ifap.ed.gov** and click on SFA Conference Registration. Sure hope most of you will be able to attend one of the conferences.

I thought I would send a little reminder out there about overlays, as well as updating you about the upcoming FISAP and RFMS changes.

Overlays

If you have "Overlay?" set to "no" on FI10, any revised ISIRs will not load on the mainframe. They will print out on the report and the hardcopy ISIR will print. You would need to manually compare the information to see if there are any changes you need to do.

If you have "Overlay?" set to "yes," revised ISIRs will load to the mainframe and print. If you had previously selected a student institutionally for verification and the revised ISIR is not selected for verification from the DOE, it will overlay the information on the mainframe, changing the "Selected for Verification" flag back to "no." Make sure you watch out for this.

FISAP Changes for 2001-2002

There is only one change that affects the state schools. This change is noted in the Dear Colleague Letter CB-00-02 dated January 2000. The change affects USSFI895A, Eligible Aid Applicants Report, in Part 2, Section F. The "less than full-time student's" column is eliminated. Other than that, we didn't recognize any other changes that would affect the institutions at this time.

RFMS Changes for 2001

The only changes that we need to note are the job names that have changed for the upcoming year. Here is a list of the job names for the year 2000 and for the upcoming 2001 year.

Origination	Dry Go	FY 2000 JCLFI769 JCLFI770	FY 2001 JCLFI521 JCLFI522
Origination Acknowledgement	Dry	JCLFI530	JCLFI532
	Go	JCLFI531	JCLFI533
Origination Recreate	Dry	JCLFI773	JCLFI523
	Go	JCLFI772	JCLFI524
Disbursement	Dry	JCLFI513	JCLFI506
	Go	JCLFI514	JCLFI507
Disbursement Acknowledgement	Dry	JCLFI517	JCLFI519
	Go	JCLFI518	JCLFI520
Disbursement Recreate	Dry	JCLFI515	JCLFI508
	Go	JCLFI516	JCLFI509

Please don't hesitate to contact us if you have any questions/concerns. I hope you all have a great May!

Tricia Campbell NDUS, HECN-SIS, Grand Forks, ND